

**United States Bankruptcy Court
District of Utah**

In re **Terry Ronald Johnson, Jr.,
Charlotte Louise Johnson**

Case No. 14-29804

Debtors

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	7,013.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		16,591.12	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	16		123,899.71	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			3,176.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,352.00
Total Number of Sheets of ALL Schedules		32			
			Total Assets	7,013.00	
					Total Liabilities
					140,490.83

**United States Bankruptcy Court
District of Utah**

In re **Terry Ronald Johnson, Jr.,
Charlotte Louise Johnson**

Case No. 14-29804

Debtors

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	46,120.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	46,120.00

State the following:

Average Income (from Schedule I, Line 12)	3,176.00
Average Expenses (from Schedule J, Line 22)	4,352.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,814.84

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		11,351.12
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		123,899.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		135,250.83

United States Bankruptcy Court
District of Utah

In re **Terry Ronald Johnson, Jr.**
Charlotte Louise Johnson

Debtor(s)

Case No. **14-29804**
Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$46,120.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$46,120.00

State the following:

Average Income (from Schedule I, Line 16)	\$3,176.00
Average Expenses (from Schedule J, Line 18)	\$4,352.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$5,814.84

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$11,351.12
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$123,899.71
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$135,250.83

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
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None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Terry Ronald Johnson, Jr.,
Charlotte Louise Johnson**

Case No. 14-29804

Debtors

SCHEDEULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Personal Checking: Mountain America Credit Union	J	0.00
		Personal Checking: Mountain America Credit Union	J	0.00
		Personal Savings: Mountain America Credit Union	J	5.00
		Personal Savings: Mountain America Credit Union	J	5.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Bed & bedding Location: In Debtor's possession	J	100.00
		Kitchen Table \$40, 4 Chairs \$40 Location: In Debtor's possession	J	80.00
		Dresser &20, Night Stand \$20 Location: In Debtor's possession	J	40.00
		2 Couches \$100, 2 Television \$150, Rug \$20, Entertainment Center \$50, 2 Lamps \$10, Small Appliances \$40, Pots & Pans \$20, Dishes & Utensils \$10, Iron & Ironing board \$5, Printer \$30, Bicycle \$25, Fishing/ Camping Equipment \$25, Barbecue \$25, Table Saw \$25, Tools \$25 Location: In Debtor's possession	J	560.00
		Sewing machine Location: In Debtor's possession	J	25.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
				Sub-Total >
				815.00
			(Total of this page)	

3 continuation sheets attached to the Schedule of Personal Property

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Personal Clothing Location: In Debtor's possession	J	300.00
7. Furs and jewelry.		Wedding Bands Location: In Debtor's possession	J	200.00
8. Firearms and sports, photographic, and other hobby equipment.		Shotgun Location: In Debtor's possession	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401k: Texas Teachers Retirement	W	98.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total >
(Total of this page)

698.00

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1994 Mercury Marquis Location: In Debtor's possession	W	500.00
		2005 Yamaha Motorcycle Location: In Debtor's possession	H	5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
			Sub-Total > (Total of this page)	5,500.00

Sheet 2 of 3 continuation sheets attached
to the Schedule of Personal Property

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > **0.00**
(Total of this page)
Total > **7,013.00**

Sheet 3 of 3 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Terry Ronald Johnson, Jr.,
Charlotte Louise Johnson**

Case No. 14-29804

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. §522(b)(2)
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Household Goods and Furnishings			
Bed & bedding Location: In Debtor's possession	Utah Code Ann. § 78B-5-505(1)(a)(viii)(E)	100%	100.00
Kitchen Table \$40, 4 Chairs \$40 Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(1)(b)	2,000.00	80.00
Dresser &20, Night Stand \$20 Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(1)(a)	100.00	40.00
2 Couches \$100, 2 Television \$150, Rug \$20, Entertainment Center \$50, 2 Lamps \$10, Small Appliances \$40, Pots & Pans \$20, Dishes & Utensils \$10, Iron & Ironing board \$5, Printer \$30, Bicycle \$25, Fishing/ Camping Equipment \$25, Barbecue \$25, Table Saw \$25, Tools \$25 Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(1)(a)	1,900.00	560.00
Sewing machine Location: In Debtor's possession	Utah Code Ann. § 78B-5-505(1)(a)(viii)(A)	100%	25.00
Wearing Apparel			
Personal Clothing Location: In Debtor's possession	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	100%	300.00
Furs and Jewelry			
Wedding Bands Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(1)(d)	2,000.00	200.00
Firearms and Sports, Photographic and Other Hobby Equipment			
Shotgun Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(1)(e)	500.00	100.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401k: Texas Teachers Retirement	Utah Code Ann. § 78B-5-505(1)(a)(xiv)	100%	98.00
Automobiles, Trucks, Trailers, and Other Vehicles			
1994 Mercury Marquis Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(3)	3,000.00	500.00
2005 Yamaha Motorcycle Location: In Debtor's possession	Utah Code Ann. § 78B-5-506(3)	3,000.00	5,000.00

Total: 13,023.00 7,003.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise JohnsonCase No. 14-29804

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT J	UNLIQUIDATED I D A T E D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxxxxxx			3/2009					
Creditor #: 1 Capital One/ Furniture PO Box 30253 Salt Lake City, UT 84130	J		Purchase Money Security Dresser &20, Night Stand \$20 Location: In Debtor's possession					
			Value \$ 40.00				2,394.00	2,354.00
Account No. xxxxxxxxxxxxxxx0091			4/2012					
Creditor #: 2 Capital One/Yamaha PO Box 30253 Salt Lake City, UT 84130	H		Purchase Money Security 2005 Yamaha Motorcycle Location: In Debtor's possession					
			Value \$ 5,000.00				12,688.12	7,688.12
Account No. xxx7285			Representing: Capital One/Yamaha				Notice Only	
Asset Recovery Solutions 2200 East Devon Ave. Ste. 200 Des Plaines, IL 60018-4501			Value \$					
Account No. xxx7285			Representing: Capital One/Yamaha				Notice Only	
Bureau Investment Group Portfolio 1717 Central St. Evanston, IL 60201			Value \$					
Subtotal (Total of this page)							15,082.12	10,042.12
<u>1</u>	continuation sheets attached							

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx1127								
Stoneleigh Recovery Assoc. PO Box 1479 Lombard, IL 60148			Representing: Capital One/Yamaha				Notice Only	
Account No. xxxxxxxxxx			7/2011 Purchase Money Security Wedding Bands Location: In Debtor's possession					
Creditor #: 3 Comenity Bank/ Samuel PO BOX 182789 Columbus, OH 43218	J		Value \$ 200.00				1,509.00	1,309.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			1,509.00	1,309.00
				Total (Report on Summary of Schedules)			16,591.12	11,351.12

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	TYPE OF PRIORITY				
			CONTINGENT T	UNLIQUIDATED I D A T E D	DISPUTED D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.							
Creditor #: 1 Internal Revenue Service * Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-5016	J	Notice Only				0.00	
Account No.						0.00	0.00
Attorney General for United States * 950 Pennsylvania Ave, NW Room 4400 Washington, DC 20530-0001		Representing: Internal Revenue Service *				Notice Only	
Account No.		Notice Only					
Creditor #: 2 US Attorney, District of Utah * David B. Barlow 185 South State St. #400 Salt Lake City, UT 84111-1506	J					0.00	
Account No.		Notice Only				0.00	0.00
Creditor #: 3 Utah State Tax Commission * Attn: Bankruptcy Unit 210 North 1950 West Salt Lake City, UT 84134	J					0.00	
Account No.						0.00	0.00
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims			Subtotal (Total of this page)			<u>0.00</u>	<u>0.00</u>
			Total (Report on Summary of Schedules)			<u>0.00</u>	<u>0.00</u>

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTO	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. xxxxxxxxx			8/2007 Goods and Services			1,319.00
Creditor #: 1 ACS/Wells 501 Bleeker St. Utica, NY 13501	J					
Account No. xxxxxxxx			6/2008 Tuition			3,922.59
Creditor #: 2 Ameritech 12257 Business Park Dr Suite 108 Draper, UT 84020	J					
Account No.			Representing: Ameritech			Notice Only
National Credit Systems 117 East 24th Street New York, NY 10010						
Account No.			Representing: Ameritech			Notice Only
Steven F. Allred Law office of Steven F. Allred 3550 N. University Ave. #325 Provo, UT 84604						
15 continuation sheets attached			Subtotal (Total of this page)			5,241.59

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxx		11/2007 Goods and Services				3,243.95
Creditor #: 3 Capital One * PO Box 30281 Salt Lake City, UT 84130	J	Representing: Capital One *				Notice Only
Account No. xxxx8012		Representing: Capital One *				Notice Only
AllianceOne Receivables PO Box 3111 Southeastern, PA 19398		Representing: Capital One *				Notice Only
Account No.		7/2010 Goods and Services				2,892.00
Capital One Bank (USA) N.A P.O. Box 60599 City of Industry, CA 91716-0599	J	Representing: Capital One *				Notice Only
Account No. xxxxxxxxxxxxxxxxx		Representing: Capital One *				Notice Only
Creditor #: 4 Capital One * PO Box 30281 Salt Lake City, UT 84130	J	Representing: Capital One *				6,135.95
Account No.		Subtotal (Total of this page)				
Capital One Bank (USA) N.A P.O. Box 60599 City of Industry, CA 91716-0599						

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxx		2/2006 Goods and Services				3,179.00
Creditor #: 5 Capital One * PO Box 30281 Salt Lake City, UT 84130	J					
Account No.		Representing: Capital One *				Notice Only
Capital One Bank (USA) N.A P.O. Box 60599 City of Industry, CA 91716-0599						
Account No. xxxxxxxxx		6/2013 Goods and Services				13,511.00
Creditor #: 6 Capital One Retail Services PO Box 60504 City of Industry, CA 91716	J					
Account No. xxxxxxxxx		Representing: Capital One Retail Services				Notice Only
The Bureaus 1717 Central St. Evanston, IL 60201-1507						
Account No. xxxxxxxxxxxxxxxxx		10/2007 Goods and Services				544.00
Creditor #: 7 Chase/ Bank One Card Services PO Box 15298 Wilmington, DE 19850	J					
Sheet no. <u>2</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				17,234.00

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-4086		10/2008 Goods and Services				5,451.00
Creditor #: 8 Chase/ Bank One Card Services PO Box 15298 Wilmington, DE 19850	J					
Account No. 0089		Goods and Services				1,349.08
Creditor #: 9 Diamond Elite PO Box 659704 San Antonio, TX 78265	J					
Account No. 3246		Goods and Services				157.12
Creditor #: 10 Dynowatt PO Box 4851 Houston, TX 77210	J					
Account No. xxxxxxxxxxxxxxxxxxxx		8/2012 Student Loan				3,819.00
Creditor #: 11 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Account No. xxxxxxxxxxxxxxxxxxxx		8/2012 Student Loan				2,795.00
Creditor #: 12 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Sheet no. <u>3</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		13,571.20	

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxx		8/2011 Student Loan				8,028.00
Creditor #: 13 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Account No. xxxxxxxxxxxxxxxxxx		8/2011 Student Loan				5,498.00
Creditor #: 14 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Account No. xxxxxxxxxxxxxxxxxx		5/2011 Student Loan				4,131.00
Creditor #: 15 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Account No. xxxxxxxxxxxxxxxxxx		5/2011 Student Loan				2,754.00
Creditor #: 16 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Account No. xxxxxxxxxxxxxxxxxx		8/2010 Student Loan				4,306.00
Creditor #: 17 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J					
Sheet no. <u>4</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>24,717.00</u>

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxx		8/2010 Student Loan				2,754.00
Creditor #: 18 Fed Loan Servicing P.O. Box 69184 Harrisburg, PA 17106	J	10/2012 Goods and Services				600.00
Account No. xxxxxxxx	J	Representing: GE Capital				Notice Only
Cavalry Portfolio Services 500 Summit Lake Drive Valhalla, NY 10595	J	6/2013 Goods and Services				383.00
Account No. xxxxxxxxxxxxxxxx	J	Representing: GE Capital Retail Bank				Notice Only
Creditor #: 20 GE Capital Retail Bank PO Box 960061 Orlando, FL 32896-0061						
Account No.						
Portfolio Recovery Associates* 120 Corporate Blvd Norfolk, VA 23502-4962						
Sheet no. <u>5</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>3,737.00</u>

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxx		7/2010 Goods and Services				188.00
Creditor #: 21 GECRB/ American Eagle PO Box 965005 Orlando, FL 32896	J					
Account No.		Representing: GECRB/ American Eagle				Notice Only
Syncb/ American Eagle PO Box 965005 Orlando, FL 32896						
Account No. xxxxxxxxxxxxxx3453		8/2011 Goods and Services				600.11
Creditor #: 22 GECRB/Walmart PO BOX 965024 Orlando, FL 32896	J					
Account No.		Representing: GECRB/Walmart				Notice Only
Calvary Portfolio Services, LLC. P.O. Box 27288 Tempe, AZ 85285-7288						
Account No.		Representing: GECRB/Walmart				Notice Only
Financial Recovery Services PO Box 385908 Minneapolis, MN 55438						
Sheet no. <u>6</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				788.11

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx4043						
Monach Recovery Management, Inc. PO Box 21089 Philadelphia, PA 19114		Representing: GECRB/Walmart				Notice Only
Account No.						
Syncb/ Walmart PO Box 965024 Orlando, FL 32896		Representing: GECRB/Walmart				Notice Only
Account No. xxxx9583	J	6/2013 Goods and Services				
Creditor #: 23 HSBC Bank Nevada NA Portfolio Recovery Associates LLC 120 Coporate Blvd Suite 100 Norfolk, VA 23502						3,662.99
Account No.						
HSBC Card Services PO Box 60501 City of Industry, CA 91716		Representing: HSBC Bank Nevada NA				Notice Only
Account No.						
Orchard Bank PO Box 49308 San Jose, CA 95161		Representing: HSBC Bank Nevada NA				Notice Only
Sheet no. <u>7</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				3,662.99

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Portfolio Recovery Associates* 120 Corporate Blvd Norfolk, VA 23502-4962		Representing: HSBC Bank Nevada NA				Notice Only
Account No. xxx4848						
Rausch, Sturm, Israel, Emerson & Hornik 922 W Baxter Dr., Suite I 30 South Jordan, UT 84095		Representing: HSBC Bank Nevada NA				Notice Only
Account No. xxx-xxxx5719	J	Medical				
Creditor #: 24 Intermountain Healthcare PO Box 30192 4646 W Lake Blvd Salt Lake City, UT 84130						399.67
Account No. xxx-xxxx7113	J	Medical				
Creditor #: 25 Intermountain Healthcare PO Box 30192 4646 W Lake Blvd Salt Lake City, UT 84130						187.37
Account No. xxxxxx60-35						
IC Systems, Inc. 444 Hwy 96 East P.O. Box 64887 Saint Paul, MN 55164-0887		Representing: Intermountain Healthcare				Notice Only
Sheet no. 8 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				587.04

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
			H	W	J	C	
Account No. xxx3292		Medical					188.62
Creditor #: 26 Intermountain Medical Group PO Box 34578 Seattle, WA 98124							
Account No. xxx-xxx0027		Medical					255.93
Creditor #: 27 Intermountain Medical Group PO Box 34578 Seattle, WA 98124							
Account No. xxx-xxx3292		Medical					191.15
Creditor #: 28 Intermountain Medical Group PO Box 34578 Seattle, WA 98124							
Account No. xxx0027		Medical					383.42
Creditor #: 29 Intermountain Medical Group PO Box 34578 Seattle, WA 98124							
Account No. x2998		Medical					44.66
Creditor #: 30 J. Scott Raymond, MD 550 E. 1400 N. P Logan, UT 84341							
Sheet no. 9 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				1,063.78

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. x2998		Medical				184.66
Creditor #: 31 J. Scott Raymond, MD 550 E. 1400 N. P Logan, UT 84341	J					
Account No.	J	Medical				209.40
Creditor #: 32 Logan Dental Associates 40 W. Cache Valley Blvd. #2A Logan, UT 84341	J					
Account No. xxxxxxxxxx7643	J	6/2012 Goods and Services				7,678.43
Creditor #: 33 My Community Federal Credit Union 600 W. Louisiana Austin, TX 78701	J					
Account No. xxxxxxxxxxxxxxxxxx	J	12/2013 Student Loan				4,500.00
Creditor #: 34 Nelnet* PO Box 2970 Omaha, NE 68103-2970	J					
Account No.						
Department of Education* PO Box 371834 Pittsburgh, PA 15250-7834		Representing: Nelnet*				Notice Only
Sheet no. 10 of 15 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			12,572.49

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxx		12/2013 Student Loan				6,000.00
Creditor #: 35 Nelnet* PO Box 2970 Omaha, NE 68103-2970	J	Representing: Nelnet*				Notice Only
Account No.		10/2012 Medical				908.00
Department of Education* PO Box 371834 Pittsburgh, PA 15250-7834	J	Representing: Odessa Physicians Associates, PLLC				Notice Only
Account No. xxx8841		Representing: Odessa Physicians Associates, PLLC				Notice Only
Creditor #: 36 Odessa Physicians Associates, PLLC 3107 Stirling Rd. #300 Fort Lauderdale, FL 33312	J	Representing: Odessa Physicians Associates, PLLC				Notice Only
Account No.		Representing: Odessa Physicians Associates, PLLC				Notice Only
Caledonia Financial Services, LLC Optimal Billing Solutions, LLC PO Box 189005 Fort Lauderdale, FL 33318		Representing: Odessa Physicians Associates, PLLC				Notice Only
Account No.		Representing: Odessa Physicians Associates, PLLC				Notice Only
Patient Account Services 5100 W. Copans Rd. #500 Pompano Beach, FL 33063		Subtotal (Total of this page)				6,908.00

Sheet no. 11 of 15 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No. xxxxxxxx0159		Medical				
Creditor #: 37 Odessa Regional Medical Center 520 E. 6th St. Odessa, TX 79761	J					3,480.00
Account No.						
First Financial Investment Fund III, LLC 230 Peachtree St. NW #1500 Atlanta, GA 30303		Representing: Odessa Regional Medical Center				Notice Only
Account No. xxxx3731						
JC Christensen and Associates PO Box 519 Sauk Rapids, MN 56379		Representing: Odessa Regional Medical Center				Notice Only
Account No.		Goods and Services				
Creditor #: 38 Pendlebury Law Office, PA 151 N. Ridge #260 Idaho Falls, ID 83402	J					4,890.01
Account No. xxxxxxxxxxxx5749		Medical				
Creditor #: 39 Permian Premier Health Services, Inc. PO Box 277719 Atlanta, GA 30384	J					152.38
Sheet no. <u>12</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				8,522.39

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx0358		Medical				31.62
Creditor #: 40 Permian Premier Health Services, Inc. PO Box 277719 Atlanta, GA 30384	J					
Account No. xxxx34 JH	J	Goods and Services				157.12
Creditor #: 41 Rossman & Company PO Box 29917 Columbus, OH 43229	J					
Account No. 39-01	J	Goods and Services				4,150.43
Creditor #: 42 Sarah Giacovelli Giacovelli Law 6806 S. 1300 E. Salt Lake City, UT 84121	J					
Account No. xxxxxxxxxxxxxxxxxxxx	J	11/2010 Goods and Services				596.00
Creditor #: 43 Syncb/ Old Navy PO Box 965005 Orlando, FL 32896	J					
Account No. xxxxxxxxxxxxxxxxxxxx	J	2/2005 Student Loan				1,317.00
Sheet no. <u>13</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				6,252.17

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxxxxx		2/2005 Student Loan				676.00
Creditor #: 45 Utah Higher Educations- UHEAA PO Box 145110 Salt Lake City, UT 84114	J	3/2008 Student Loan				1,459.00
Account No. xxxxxxxxxxxxxxxxxx		3/2008 Student Loan				2,122.00
Creditor #: 46 Utah Higher Educations- UHEAA PO Box 145110 Salt Lake City, UT 84114	J	9/2007 Student Loan				1,459.00
Account No. xxxxxxxxxxxxxxxxxx		Goods and Services				328.00
Creditor #: 48 Utah Higher Educations- UHEAA PO Box 145110 Salt Lake City, UT 84114	J					
Account No. xxxxx-xxxx-xxx2819						
Creditor #: 49 Virtual Radiologic Professionals, LLC 11995 Singletree Ln. Eden Prairie, MN 55344						
Sheet no. <u>14</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<u>6,044.00</u>

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
CMRE Financial Services 3075 E. Imperial Hwy, Suite 200 Brea, CA 92821		Representing: Virtual Radiologic Professionals, LLC				Notice Only
Account No. xxxxxxxx1527		6/2012 Goods and Services				6,862.00
Creditor #: 50 Wells Fargo Dealer Services/Wachovia PO Box 3117 Winston Salem, NC 27102-3117	J					
Account No.						
Account No.						
Account No.						
Sheet no. <u>15</u> of <u>15</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				6,862.00
		Total (Report on Summary of Schedules)				123,899.71

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

Catalyst
664 N. Main St.
Logan, UT 84321

Rental Contract

0

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Terry Ronald Johnson, Jr.,**
Charlotte Louise Johnson

Case No. 14-29804

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1	<u>Terry Ronald Johnson, Jr.</u>
Debtor 2 (Spouse, if filing)	<u>Charlotte Louise Johnson</u>
United States Bankruptcy Court for the:	<u>DISTRICT OF UTAH</u>
Case number (if known)	<u>14-29804</u>

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input type="checkbox"/> Not employed
Occupation	<u>Business Office Manager</u>	
Employer's name	<u>Sunshine Terrace Foundation</u>	
Employer's address	<u>248 W. 300 N. Logan, UT 84321</u>	
How long employed there?	<u>9/2013- Current</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>2,954.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross Income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>2,954.00</u>

Debtor 1 **Terry Ronald Johnson, Jr.**
 Debtor 2 **Charlotte Louise Johnson**

Case number (if known)

14-29804

Copy line 4 here _____

5. List all payroll deductions:

5a. **Tax, Medicare, and Social Security deductions**
 5b. **Mandatory contributions for retirement plans**
 5c. **Voluntary contributions for retirement plans**
 5d. **Required repayments of retirement fund loans**
 5e. **Insurance**
 5f. **Domestic support obligations**
 5g. **Union dues**
 5h. **Other deductions. Specify:** _____

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

8. List all other income regularly received:

8a. **Net income from rental property and from operating a business, profession, or farm**

Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.

For Debtor 1	For Debtor 2 or non-filing spouse
4. \$ 0.00	\$ 2,954.00

5a. \$ 0.00	\$ 222.00
5b. \$ 0.00	\$ 0.00
5c. \$ 0.00	\$ 0.00
5d. \$ 0.00	\$ 0.00
5e. \$ 0.00	\$ 326.00
5f. \$ 0.00	\$ 0.00
5g. \$ 0.00	\$ 0.00
5h. + \$ 0.00	+ \$ 0.00

6. \$ 0.00	\$ 548.00
7. \$ 0.00	\$ 2,406.00

8a. \$ 0.00	\$ 0.00
8b. \$ 0.00	\$ 0.00

8c. \$ 310.00	\$ 460.00
8d. \$ 0.00	\$ 0.00
8e. \$ 0.00	\$ 0.00

8f. \$ 0.00	\$ 0.00
8g. \$ 0.00	\$ 0.00
8h. + \$ 0.00	+ \$ 0.00

9. \$ 310.00	\$ 460.00
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9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ 310.00	+ \$ 2,866.00	= \$ 3,176.00
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11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
 Specify: _____

11. +\$ **0.00**

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the *Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data*, if it applies

12. \$ **3,176.00**

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

No.

Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1	<u>Terry Ronald Johnson, Jr.</u>
Debtor 2	<u>Charlotte Louise Johnson</u>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>DISTRICT OF UTAH</u>
Case number	<u>14-29804</u>
(If known)	

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? No

Do not list Debtor 1 and Yes. Fill out this information for Debtor 2.
 each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
<u>Son</u>	<u>7</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<u>Son</u>	<u>8</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Daughter</u>	<u>9</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
<u>Daughter</u>	<u>11</u>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses	
4. \$	<u>950.00</u>

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues
 5. Additional mortgage payments for your residence, such as home equity loans

4a. \$	<u>0.00</u>
4b. \$	<u>20.00</u>
4c. \$	<u>100.00</u>
4d. \$	<u>0.00</u>
5. \$	<u>0.00</u>

Debtor 1 **Terry Ronald Johnson, Jr.**
 Debtor 2 **Charlotte Louise Johnson**

Case number (if known) **14-29804**

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 300.00
	6b. Water, sewer, garbage collection	6b. \$ 20.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 391.00
	6d. Other. Specify: _____	6d. \$ 0.00
7. Food and housekeeping supplies	7. \$ 1,200.00	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 130.00	
10. Personal care products and services	10. \$ 20.00	
11. Medical and dental expenses	11. \$ 200.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 300.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 0.00	
14. Charitable contributions and religious donations	14. \$ 40.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 92.00	
15d. Other insurance. Specify: _____	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00	
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a. \$ 0.00	
17b. Car payments for Vehicle 2	17b. \$ 0.00	
17c. Other. Specify: Student Loans	17c. \$ 589.00	
17d. Other. Specify: _____	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify: _____	\$ 0.00	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: _____	21. +\$ 0.00	
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. \$ 4,352.00	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 3,176.00	
23b. Copy your monthly expenses from line 22 above.	23b. -\$ 4,352.00	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ -1,176.00	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

United States Bankruptcy Court
District of UtahIn re **Terry Ronald Johnson, Jr.**
Charlotte Louise Johnson

Debtor(s)

Case No. **14-29804**
Chapter **7****DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 34 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date September 30, 2014Signature /s/ Terry Ronald Johnson, Jr.
Terry Ronald Johnson, Jr.
DebtorDate September 30, 2014Signature /s/ Charlotte Louise Johnson
Charlotte Louise Johnson
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of Utah

In re **Terry Ronald Johnson, Jr.
Charlotte Louise Johnson**

Case No. **14-29804**
Chapter **7**

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$19,787.70	Debtor YTD: Fisher Home Furnishings
\$62,488.84	Debtor 2013: Big Sur Waterbeds, Inc., Fisher Enterprise, Inc.
\$88,722.97	Debtor 2012: Big Sur Waterbeds, Inc.
\$20,949.57	Joint Debtor YTD: Sunshine Terrace Foundation
\$9,353.45	Joint Debtor 2013: Sunshine Terrace Foundation., Health Fitness Corp., Sports Academy, Inc., Ector County.
\$6,845.21	Joint Debtor 2012: IHC Health Services, Inc., Ector County

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Portfolio Recovery Associates Case No.: 149101467	Debt Collection	First Judicial District Court, State of Utah Cache County - Logan	Judgment

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED		DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
5. Repossessions, foreclosures and returns			
None <input type="checkbox"/>	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY	
Wells Fargo Dealer Services/Wachovia PO Box 3117 Winston Salem, NC 27102-3117	2/2014	2012 Mazda3	
My Community Federal Credit Union 600 W. Louisiana Austin, TX 78701	8/2013	2012 Chevrolet Suburban	
6. Assignments and receiverships			
None <input type="checkbox"/>	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT	
NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
7. Gifts			
None <input type="checkbox"/>	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
8. Losses			
None <input type="checkbox"/>	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case . (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)		
DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS	

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Berry & Tripp	09/16/2014	\$465.00
United States Bankruptcy Court	09/16/2014	\$335.00
Urgent Credit Counseling, Inc	09/08/2014	\$16.00

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Chase Bank	Checking	10/2013

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2735 E. 8th St. #60 Odessa, TX 79761		3/2012- 6/2013
343 S. 100 W. #204 Pleasant Grove, UT 84062		1/2011- 3/2012
1549 N. 540 W. #101 Logan, UT 84327		1/2013- 5/2013

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
April Whitehurst

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
None	c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.		
NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION	
18 . Nature, location and name of business			
None	<p>a. <i>If the debtor is an individual</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.</p> <p><i>If the debtor is a partnership</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.</p> <p><i>If the debtor is a corporation</i>, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.</p>		
NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	BEGINNING AND ENDING DATES NATURE OF BUSINESS
None	<p>b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.</p>		
NAME	ADDRESS		
<p>The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.</p> <p><i>(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)</i></p>			
19. Books, records and financial statements			
None	<p>a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.</p>		
NAME AND ADDRESS	DATES SERVICES RENDERED		
None	<p>b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.</p>		
NAME	ADDRESS	DATES SERVICES RENDERED	
None	<p>c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.</p>		

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS

OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 30, 2014

Signature /s/ Terry Ronald Johnson, Jr.
Terry Ronald Johnson, Jr.
Debtor

Date September 30, 2014

Signature /s/ Charlotte Louise Johnson
Charlotte Louise Johnson
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
District of Utah**

In re **Terry Ronald Johnson, Jr.
Charlotte Louise Johnson**

Debtor(s)

Case No. **14-29804**
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Capital One/ Furniture	Describe Property Securing Debt: Dresser &20, Night Stand \$20 Location: In Debtor's possession
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 2	
Creditor's Name: Capital One/Yamaha	Describe Property Securing Debt: 2005 Yamaha Motorcycle Location: In Debtor's possession
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	
Property No. 3	
Creditor's Name: Comenity Bank/ Samuel	Describe Property Securing Debt: Wedding Bands Location: In Debtor's possession
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1

Lessor's Name: -NONE-	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO
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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date September 30, 2014

Signature /s/ Terry Ronald Johnson, Jr.
Terry Ronald Johnson, Jr.
Debtor

Date September 30, 2014

Signature /s/ Charlotte Louise Johnson
Charlotte Louise Johnson
Joint Debtor